



*Dear Neighbors:*

*All of us are horrified at the thought that someone could steal our personal information and unscrupulously use it in a way that could hurt us. We're right to be concerned – but there are things we can do to protect our credit and our good reputations. Please take a few minutes to read these tips on how to protect yourself, and your families, from identity theft. I hope you find this information helpful. As always, if you have any questions or concerns, please contact my legislative office at 1-800-842-1421, or e-mail me at [Andrew.Roraback@cga.ct.gov](mailto:Andrew.Roraback@cga.ct.gov).*

*Sincerely,*

*Andrew*

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*Serving the people of:*

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*Goshen, Kent, Litchfield,*

*Morris, New Milford,*

*North Canaan, Salisbury,*

*Sharon, Torrington, Warren,*

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## MAJOR CREDIT BUREAUS

**Equifax**  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**  
1-888-EXPERIAN  
(1-888-397-3742)  
[www.experian.com](http://www.experian.com)

**TransUnion**  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

## ***Are You Protected From Identity Theft?***

*How can someone steal your identity? Identity theft occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission to commit fraud or other crimes.*

*Identity theft is a serious crime. According to the FTC, identity theft struck 1 in 8 or 27.3 million Americans in the last five years. People whose identities have been stolen can spend months or years – and their hard-earned money – cleaning up the mess thieves have made of their good name and credit record. In the meantime, victims may lose job opportunities, be refused loans, education, housing, or even get arrested for crimes they didn't commit.*



**State Senator**

# ***Andrew Roraback***

### **If You Think Your Identity Has Been Stolen:**

- Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file (see list at left).
- Close the accounts that you know or believe have been tampered with or opened fraudulently.
- File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.
- File your complaint with the Federal Trade Commission (FTC). The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations.

### **How Can I Prevent Identity Theft From Happening To Me?**

- Don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact or are sure you know who you're dealing with.
- Don't carry your SSN card; leave it in a secure place.
- Secure personal information in your home, especially if you have roommates, employ outside help or are having service work done in your home.
- Carry only the identification information and the number of credit and debit cards that you'll actually need.
- Place passwords on your credit card, bank and phone accounts.
- Ask about information security procedures in your workplace or at businesses, doctors' offices or other institutions that collect personally identifying information from you.
- Give your SSN only when absolutely necessary. Ask to use other types of identifiers when possible.
- Pay attention to your billing cycles. Follow up with your creditors if your bills don't arrive on time.
- Be wary of promotional scams.
- Keep your purse or wallet in a safe place at work.
- Cancel all unused credit accounts.
- When ordering new checks, pick them up at the bank.
- Deposit outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox.
- Promptly remove mail from your mailbox.
- If you're going to be away from home and can't pick up your mail, call the US Postal Service at 1-800-275-8777 to request a vacation hold.
- Tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards and credit offers you get in the mail.



***For more information on how to protect yourself from identity theft, please visit the FTC at [www.consumer.gov/idtheft/](http://www.consumer.gov/idtheft/). Also, please feel free to contact me for assistance with this or any state matter.***